



PRIVACY POLICY

(Protection of Personal Information Act – POPIA)

Black Broker House (Pty) Ltd

Reg No. 2022/679476/07 | FSP No. 52891

Unit 6, 16 Concord Place, Lenasia Ext 1, Johannesburg, Gauteng, 1820

Tel: 066 200 6330 | 011 854 1386

Email: info@bbhouse.co.za | www.blackbrokerhouse.co.za

1. INTRODUCTION

Black Broker House (Pty) Ltd, Registration No. 2022/679476/07, an authorised Financial Services Provider, FSP No. 52891 (hereinafter referred to as "BBH"), is committed to protecting the privacy of its clients and ensuring that personal information is processed in accordance with applicable data protection laws, including the Protection of Personal Information Act (POPIA).

This Privacy Policy explains how BBH collects, uses, stores, and protects personal information in the course of providing funeral policy intermediary services.

2. HOW WE COLLECT PERSONAL INFORMATION

BBH may collect personal information in the following ways:

- Directly from clients when completing application forms, whether in person, electronically, or telephonically
- Through representatives or authorised intermediaries
- From third parties such as insurers, product providers, or employers in the case of group schemes
- Through communication channels including email, telephone, or website interactions

Where required, information may also be collected in order to comply with legal and regulatory obligations.

3. TYPES OF PERSONAL INFORMATION COLLECTED

Depending on the nature of the service, BBH may collect:

- Identification information (name, identity number, date of birth)
- Contact details (telephone number, email address, physical address)
- Policy and beneficiary information
- Financial information related to premiums and payments
- Information required for regulatory compliance (including FICA requirements)

BBH does not collect more personal information than is necessary for the purpose for which it is processed.

4. PURPOSE OF PROCESSING

Personal information is processed for the following purposes:

- To provide funeral policy services
- To process applications and administer policies
- To communicate with clients
- To manage claims and policy changes
- To handle complaints
- To comply with legal and regulatory obligations, including anti-money laundering requirements
- To prevent fraud and unlawful activity

5. LAWFUL BASIS FOR PROCESSING

BBH processes personal information on the basis that:

- It is necessary to perform a contract with the client
- It is required to comply with legal obligations
- The client has provided consent, where applicable

6. SHARING OF PERSONAL INFORMATION

BBH may share personal information with:

- Insurers and product providers
- Regulatory authorities where required
- Service providers involved in the administration of policies

Personal information will not be sold, rented, or traded.

Information will only be shared where there is a lawful basis to do so.

7. SECURITY OF PERSONAL INFORMATION

BBH implements appropriate technical and organisational measures to protect personal information against:

- Unauthorised access
- Loss or damage
- Misuse

Access to personal information is restricted to authorised persons only.

8. RETENTION OF INFORMATION

Personal information is retained in accordance with legal and regulatory requirements and only for as long as necessary for legitimate business purposes.

9. CLIENT RIGHTS

Clients have the right to:

- Access their personal information
- Request correction of inaccurate or incomplete information
- Object to processing where applicable
- Request deletion of information, subject to legal and regulatory obligations

10. DIRECT MARKETING

BBH may communicate with clients regarding products or services. Clients have the right to opt out of receiving such communications at any time.

11. COOKIES AND ONLINE INFORMATION

BBH may collect limited information through its website, including basic usage data such as IP address or browser type. Cookies may be used to improve website functionality and user experience. Users may disable cookies through their

browser settings.

12. DATA BREACHES

In the event of a data breach, BBH will take appropriate steps to contain the breach and notify affected parties where required by law.

13. COMPLAINTS AND REGULATOR

If you have any concerns or complaints regarding the processing of your personal information, you may contact Black Broker House (Pty) Ltd using the contact details below. If your complaint is not resolved to your satisfaction, you have the right to lodge a complaint with the Information Regulator of South Africa.

Information Regulator (South Africa)

JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001

P.O. Box 31533, Braamfontein, Johannesburg, 2017

Email: POPIAComplaints@inforegulator.org.za

General enquiries: enquiries@inforegulator.org.za

14. CONTACT DETAILS

Black Broker House (Pty) Ltd

Email: info@bbhouse.co.za

Telephone: 011 854 1386

Address: Unit 6, 16 Concord Place, Lenasia Ext 1, Johannesburg, Gauteng, 1820

15. CHANGES TO THIS POLICY

BBH reserves the right to update this Privacy Policy from time to time. The latest version will be made available through appropriate channels.

APPROVAL

This Privacy Policy is approved and adopted by Black Broker House (Pty) Ltd.

Signature: _____

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Capacity: Director and Key Individual

Date: _____